

**Milton-Freewater Public Library**

8 SW Eighth Avenue , Milton-Freewater, OR 97862

**FOR IMMEDIATE RELEASE**

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**Consumer Classes Coming to the Library**

Milton-Freewater, Oct. 14 - Credit, identity theft, home buying, and money management will be the topics of a four-week series of programs at the Milton-Freewater Public Library in November.

The programs are provided through the "LEO Saves" initiative, sponsored by Libraries of Eastern Oregon. LEO Saves is a two-year project for public libraries in Umatilla and Morrow counties to encourage individuals to learn more about saving, investing, and sound financial management.

Each program will be held from 7:00 to 8:00 p.m. in the Albee Community Room at the Milton-Freewater Public Library, located next door to City Hall at 8 Southwest Eighth Avenue. The programs are free and are open to the public. Attendees can attend one or all of the programs; advance registration is not required.

The programs are provided by staff members of the Consumer Credit Counseling Service (CCCS) of the Tri-Cities, established in 1969. CCCS helps individuals with debt management, credit awareness and improvement, home ownership, and similar educational programs.

On Tuesday, November 2, "Financial Management 101" will be offered. This one-hour program is focused on developing greater financial self-sufficiency through the use of budgets and is targeted from beginning budgeters through experienced money managers.

"Know Your Credit" will be held on Tuesday, November 9. It is a known that 76% of all credit reports have errors on them. This program explains how to obtain a free credit report and provides knowledge necessary to understand exactly what your creditor sees when looking at your report. The credit scoring module will be explained as well as ideas for increasing your credit score or rebuilding a solid credit history for the future.

"Identity Theft: It Can Happen to You" is set for Tuesday, November 16. This program focuses on the ever-increasing problem of identity theft and how consumers can protect themselves from fraudulent use of their credit or savings.

The last program in the series will be held on Tuesday, November 23. "Home Buying" will guide prospective homebuyers toward pre-qualifying for a loan; it's targeted toward low- and moderate-income first-time home buyers, limited equity borrowers, and others who are interested in learning more about today's housing market.

LEO Saves is funded through a grant to Libraries of Eastern Oregon (LEO) from the Financial Industry Regulatory Authority (FINRA) Education Foundation and the American Library Association's "Smart Investing @ Your Library" project. It is a pilot project for rural areas under the national program, with consumer information and classes to be offered this year and next in the two eastern Oregon counties. Helping to improve financial literacy in eastern Oregon is included under LEO's overall theme of *A Sense of Place* for community programs in the region.

FINRA is the largest non-governmental regulator of securities firms doing business in the U.S. The FINRA Investor Education Foundation supports innovative research and educational projects which give underserved Americans the knowledge, skills, and tools necessary for financial success throughout life. To date, the foundation has approved \$14.7 million in grants and an additional \$10.2 million in direct investor education programming. For details about grant programs and other FINRA Foundation initiatives, visit [www.finrafoundation.org](http://www.finrafoundation.org).

Established in 1876, the American Library Association is the oldest and largest library association in the world. Its mission is "to provide leadership for the development, promotion, and improvement of library and information services and the profession of librarianship in order to enhance learning and ensure access to information for all." See [www.ala.org](http://www.ala.org) to learn more.

For further information about this series of programs in Milton-Freewater, please contact Rachel Rodriguez, LEO Saves field coordinator, at 541-667-5059, Milton-Freewater Public Library director Bob Jones at 541-938-8246, or LEO executive director Lyn Craig at 541-763-2355. Further information about CCCS of the Tri-Cities can be obtained at 800-201-2181 or [www.cccstricities.org](http://www.cccstricities.org) online.